

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Judith A. Taft
Debtor

Case No. 18-03233-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 29

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db +Judith A. Taft, 100 Luther Road Apt 300, Shrewsbury, PA 17361-1723
cr +Nationstar Mortgage LLC d/b/a Champion Mortgage Co, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
5100896 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5091658 ++CHAMPION MORTGAGE COMPANY, PO BOX 619093, DALLAS TX 75261-9093
(address filed with court: CHAMPION MORTGAGE, 8950 CYPRESS WATERS BLVD., COPPELL, TX 75019)
5091660 +CITIBANK/SEARS, CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
5091650 +E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5091649 #+JUDITH A. TAFT, 108 FISHERMANS LANE, WRIGHTSVILLE, PA 17368-1405
5091662 +NATIONSTAR MORTGAGE, LLC, PO BOX 619098, DALLAS, TX 75261-9098
5094358 +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,
Boca Raton, FL 33487-2853
5091652 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5091663 +PPL ELECTRIC UTILITIES, 2 N. 9TH STREET, ALLENTOWN, PA 18101-1179
5091664 +REBECCA A. SOLARZ, ESQUIRE, KML LAW GROUP, 701 MARKET ST. SUITE 5000,
PHILADELPHIA, PA 19106-1541
5091651 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5091665 +THE BUREAU OF INC, 650 DUNDEE RD, SUITE 370, NORTHBROOK, IL 60062-2757
5091667 WELLSPAN HEALTH, P.O. BOX 742641, CINCINNATI, OH 45274-2641
5091668 +YORK COUNTY TAX CLAIM BUREAU, 28 EAST MARKET STREET, YORK, PA 17401-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5091654 EDI: BANKAMER.COM Mar 09 2019 00:18:00 BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238,
EL PASO, TX 79998
5091655 +EDI: HFC.COM Mar 09 2019 00:18:00 BOSCOVS, P.O. BOX 4505, READING, PA 19606-0205
5108766 +EDI: PRA.COM Mar 09 2019 00:18:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5091656 EDI: CAPITALONE.COM Mar 09 2019 00:18:00 CAPITAL ONE, P. O. BOX 85619,
RICHMOND, VA 23285-5619
5091657 EDI: CAPITALONE.COM Mar 09 2019 00:18:00 CAPITAL ONE BANK, P.O. BOX 71107,
CHARLOTTE, NC 28272-1107
5091659 +EDI: CHASE.COM Mar 09 2019 00:18:00 CHASE CARD SERVICES, CORRESPONDENCE DEPT,
PO BOX 15298, WILMINGTON, DE 19850-5298
5091653 EDI: IRS.COM Mar 09 2019 00:18:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5108402 EDI: JEFFERSONCAP.COM Mar 09 2019 00:18:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
5091661 EDI: JEFFERSONCAP.COM Mar 09 2019 00:18:00 JEFFERSON CAPITAL SYSTEMS, LLC, PO BOX 1999,
SAINT CLOUD, MN 56302
5115656 EDI: PRA.COM Mar 09 2019 00:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
5095118 +EDI: PRA.COM Mar 09 2019 00:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5091666 +EDI: VERIZONCOMB.COM Mar 09 2019 00:18:00 VERIZON, VERIZON WIRELESS BK ADMIN,
500 TECHNOLOGY DR STE 550, WELDON SPRINGS, MO 63304-2225
5113869 EDI: AIS.COM Mar 09 2019 00:18:00 Verizon, by American InfoSource as agent,
PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Elizabeth Haley Rohrbaugh on behalf of Debtor 1 Judith A. Taft hrohrbaugh@cgalaw.com,
kbrayboy@cgalaw.com, rminello@cgalaw.com, tlocondro@cgalaw.com, jrosenau@cgalaw.com
James Warmbrodt on behalf of Creditor Nationstar HECM Acquisition Trust 2018-1, Wilmington
Savings Fund Society, FSB, not individually, but solely as trustee bkgroup@kmlawgroup.com
Kevin BATTERY on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage Company
kbattery@rascrane.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Judith A. Taft**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1370**

EIN --_-----

Social Security number or ITIN -----

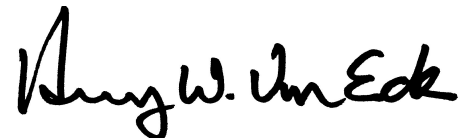
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-03233-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Judith A. Taft

**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

March 8, 2019**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.